

Work / Life

Eliminate Demotivators from Your Life

NAVIGATOR

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If you're one of the millions of people who never seem to get what they really want in life, the reason may be a few simple attitudes you have acquired that I call "demotivators." In my experience training thousands of professional salespeople, I've found four demotivators common to all of us that we must overcome to attain our goals.

1) Fear of Losing Our Security

We are so afraid of losing the security we have that we won't give it up to get the greater security we seek. I truly believe that there is no such thing as security other than the security we build within ourselves. We are only secure to the extent of our ability to cope with the struggle called living, and we cannot be more secure than our capabilities of handling insecurity allow us to be.

This means we have to give up what we have to get what we want. If we refuse to give up anything, where will the space, time, money, and energy for new achievements come from?

2) Fear of Failure

How many times have you refused to try something because you were afraid you'd fail? Isn't it sad how many of us doom ourselves to mediocre lives rather than accept the momentary rejections that success demands?

We must challenge and conquer each of our fears forever. Soon you will find that every time you conquer a fear, the easier it will be to beat the next one. Remember: Do what you fear most, and you will control that fear.

3) Self-Doubt

When we're gripped by negative conviction, we believe everything we do will be wrong. When we're thinking like this it is likely that everything we do fails, and, ultimately, we fail.

Instead of looking at what you did wrong, look at what you did right. Keep an "up" attitude, overcome rejection, and keep trying.

Soon, you'll start to win. The wins will start to pile up until they smother all self-doubts under a mountain of positive conviction.

4) The Pain of Change

We resist change because it means that part of our old self must die, and a self that is unknown to us is born. We mourn the loss of the familiar as we labor through the birth of the new.

To overcome this attitude, we should make a habit of trying new things when we don't have to, so we can keep the best of the old in our lives as a strong emotional foundation.

Remember, there is an element of pain in all change, but the change you put into motion yourself is far less painful than the one thrown at you by others.

(Source: Tom Hopkins, author of *How to Master the Art of Selling Anything* and *The Academy of Master Closing*, www.tomhopkins.com)

WEB SITE PICKS

<http://www.yannarthusbertrand.com/yann2/affichage.php>

Beauty from Above: Aerial Photos from Around the World

This site contains stunning aerial photos from virtually every country. Taken primarily from helicopters and mountaintops, these pictures reveal landscapes of breathtaking natural beauty.

Praise and blame
gain and loss
pleasure and sorrow
come and go like the wind.
To be happy,
rest like a great tree in the midst of them all.

—Buddha

HEALTH TIP

Kiwi Instead of Aspirin

Eating two to three kiwis a day can significantly lower the risk of blood clotting and reduce fat in the blood, making this an effective alternative to aspirin for protecting heart health.

This daily consumption of kiwis also lowers triglyceride levels by 15 percent. Lowering triglycerides reduces the cause for blockages without negatively affecting cholesterol levels.

These effects also may be gained from taking aspirin, but aspirin has serious side effects. Aspirin, an NSAID (a non-steroidal anti-inflammatory drug), can cause inflammation and ulcers in the GI tract. Each year, around 100,000 people are hospitalized and 10–20,000 die from NSAID-related complications.

Another study shows that eating kiwi daily also can provide substantial protection against the kind of DNA damage that can trigger cancer, and that kiwi can greatly speed the repair of DNA damage. It is one of the most nutrient-dense fruits, containing more vitamins and minerals than 27 of the most commonly consumed fruits.

(Source: Platelets 2004; 15 (5): 287–292. Printed in *Nutrition Hints* by Betty Kamen, Ph.D., and Michael Rosenbaum, M.D., <http://www.bettykamen.com>)

FOR FUN

World's Easiest Quiz

- 1) How long did the Hundred Years War last?
- 2) Which country makes Panama hats?
- 3) From which animal do we get cat gut?
- 4) In which month do Russians celebrate the October Revolution?
- 5) What is a camel-hair brush made of?
- 6) The Canary Islands in the Pacific are named after what animal?
- 7) What was King George VI's first name?
- 8) What color is a purple finch?
- 9) What country do Chinese gooseberries come from?

- 10) What is the color of the black box in a commercial airplane?

(Answers are at the end of the newsletter.)

HUMOR

Proposed Error Messages for Windows 2006

- 1) Enter any 11-digit prime number to continue.
- 2) Press any key to continue or any other key to quit.
- 3) Press any key except . . . no, No, NO, NOT THAT ONE!
- 4) Bad command or file name! Go stand in the corner.
- 5) This will end your Windows session. Do you want to play another game?
- 6) Windows message: "Error saving file! Format drive now? (Y/Y)"
- 7) This is a message from God Gates: "Rebooting the world. Please log off."
- 8) To "shut down" your system, type "WIN."
- 9) BREAKFAST.SYS halted. Cereal port not responding.
- 10) COFFEE.SYS missing. Insert cup in cup holder and press any key.
- 11) File not found. Should I fake it? (Y/N)
- 12) Bad or missing mouse. Spank the cat? (Y/N)
- 13) Runtime Error 6D at 417A:32CF: Incompetent User.
- 14) Error reading FAT record: Try the SKINNY one? (Y/N)
- 15) WinErr 16547: LPT1 not found. Use backup. (PENCIL & PAPER. SYS)
- 16) User Error: Replace User.
- 17) Windows VirusScan 1.0—"Windows found: Remove it? (Y/N)"
- 18) Your hard drive has been scanned and all stolen software titles have been deleted. The police are on the way.

- 19) User Error: Intelligence Resource Level Insufficient

- 20) Netscape.exe. Bad file name. May we suggest MS Internet Explorer? (Y/Y)

When we treat man as he is, we make him worse than he is; when we treat him as if he already were what he potentially could be, we make him what he should be.

—Johann Wolfgang von Goethe

FOOD FOR THOUGHT

The Importance of Correct Punctuation

Version One

Dear John:

I want a man who knows what love is all about. You are generous, kind, thoughtful. People who are not like you admit to being useless and inferior. You have ruined me for other men. I yearn for you. I have no feelings whatsoever when we're apart. I can be forever happy—will you let me be yours?

Jane

Version Two

Dear John:

I want a man who knows what love is. All about you are generous, kind, thoughtful people, who are not like you. Admit to being useless and inferior. You have ruined me. For other men, I yearn. For you, I have no feelings whatsoever. When we're apart, I can be forever happy. Will you let me be?

Yours, Jane

(Source: *Games Magazine*, 1984)

LIFE BALANCE

Rx for Holiday Blues: Coping with the Ups and Downs of the Holiday Season

by Gregg Krech

Ideally, the holiday season should be a time for good cheer. But for many, it is also a time for loneliness, sadness, anxiety, depression, and family conflict. Frequently people feel a profound sense of relief once the holidays are over. It's a bit ironic that we should look forward to the end of this season when it could be a time for celebration, thanksgiving, and family reunion.

Here are seven things you can do to make this a better holiday season for you and those around you:

1. De-commercialize your holidays.

For many families, the “real” meaning of the holidays (Thanksgiving, Christmas, etc.) gets buried in high-tech presents, credit card debt, shopping at malls, football games, and parties with lots of unhealthy food. Five years ago, my wife and I read an article by environmentalist Bill McKibben called “The \$100 Christmas.” The theme of the article was to de-commercialize the holidays by taking the emphasis off of buying lots of gifts and redirecting energy toward family, spending time with friends, and rediscovering the meaning of the holidays. McKibben suggested spending no more than \$100 on gifts.

So we started making applesauce and wreaths from wild grapevines. We spent more time walking on quiet, snowy roads and less time navigating crowded malls. I learned to play a few Christmas carols on the piano, and we sang them while being warmed by the fire in our wood stove. My wife baked cookies sweetened with Vermont maple syrup. We’ve continued this for the past few holiday seasons, making slight adaptations each year. Each Christmas day we walk around the woods and leave birdseed for the birds. The money we save on gifts is given to charity, and we don’t have any horrifying credit card statements to review in January. Try rethinking your holidays this year. Throw out some of your old traditions and start some new ones that give more meaning and spirit to your celebration.

2. Keep your sugar intake low.

Don’t underestimate the role of two essential holiday villains when it comes to depression, fatigue and irritability, which can be brought on by alcohol and sugar. Both are drugs, and, according to Kathleen DesMaisons, Ph.D. (author of *Potatoes Not Prozac*), they wreak havoc with your blood sugar system. You might get a quick “lift” from some Christmas cookies with green icing, but it may not be long before you find yourself craving a cup of coffee just to help you feel a bit more alert. Whatever goes up must come down, and that’s particularly true of your blood sugar. And as your blood sugar levels crash, so do your energy level and your spirits.

Psychiatrist William Philpott, M.D., tells of a woman who was hospitalized because she

was depressed and suicidal. He did a 6-hour glucose tolerance test for hypoglycemia. “One hour after giving her glucose, I checked on her. Her blood sugar was high (180), and her mood had drastically changed to euphoria. Two hours later, her blood sugar had dropped to 40, and her mood had dropped right down with it. There she was in the depths of depression again.” If you struggle with depression and fatigue during the holidays, learn to just say “no” to holiday treats and champagne refills.

3. Get outside and exercise.

Exercise can play an important role in lifting your spirits and fighting off depression; in fact, it can be as effective as medication with less side effects. As an extra bonus, you can get some natural sunlight while you’re outside (which also helps to fight depression during winter months). The holidays can be a busy time for many of us. Make sure you continue to set aside some time to get your body and mind moving in a healthy direction.

4. Stop trying to control your family members.

Many of us use the holidays as a time for reconnecting with our families, including those family members who would be doing so much better if they would just take our advice about how to fix their lives. Of course they haven’t in the past, but this might just be the time they’re ready to listen to us and “see the light.” As an alternative, why not leave our teacher/counselor hat in the closet and just concentrate on being a loving son/sister/cousin/parent. We can play this role quite well without ever giving advice. And if someone else is trying to fix our lives, just listen, thank them for their concern, and perhaps ask them if they’d like to go outside and help feed the birds.

5. Do something for others—not just your own family.

Some of the most memorable and rewarding holiday experiences were when I stepped outside my own needs and problems and did something helpful for others. On several Thanksgivings I served meals at a homeless shelter. And I spent many Christmas mornings helping kids in a children’s hospital open gifts. Last year I spent Christmas day with my about-to-be-adopted daughter in Vietnam. In retrospect, I got much more from these experiences than I gave. They were often the high point of my holidays and helped me get some perspective on my own difficulties and struggles.

What could be more in line with the holiday spirit than to help a neighbor, friend, or even a perfect stranger?

6. Reflect on your good fortune.

For the past 9 years, I have used the time around Thanksgiving as a way of reflecting on my life, particularly my good fortune. I participate in a 30-day self-reflection program sponsored by the ToDo Institute that establishes a daily exercise in self-reflection for the entire month of November. Generally, on Thanksgiving or the day before, I make a list of 100 things for which I am most grateful at this point in my life. The list changes each year. Self-reflection helps me shift my attention to the practical ways the world is supporting me so I don’t just take these things for granted (for example, hot water for a shower). It also inspires me to want to give something back in return.

7. Focus on the present.

Much of our emotional suffering occurs because our attention either jumps to the future (worries about what will happen) or drifts to the past (sadness about what already happened). If we can develop more skill at keeping our attention in the present, we are more likely to become fully absorbed in what we are doing in the moment. We may be helping to cook some squash for dinner or playing with our niece in the snow. The present moment is our real life. If we fail to pay attention, we are more likely to struggle with psychological problems while our real life passes us by.

Finally, when those inevitable moments of depression, fatigue, or anxiety present themselves, don’t let them paralyze you or throw you off course. Just take them along on your walk or let them accompany you while you bake some bread. They’ll move on, just as sure as winter will turn into spring.

(Source: Gregg Krech, a leading authority on Japanese methods of psychology (Morita and Naikan) and author of the award-winning book, *Naikan: Gratitude, Grace, and the Japanese Art of Self-Reflection* (Stone Bridge Press, 2002))

Live your life each day as you would climb a mountain. An occasional glance towards the summit keeps the goal in mind, but many beautiful scenes are to be observed from each new vantage point.

—Harold B. Melchart

FINANCES

Three Investment Moves To Help You Retire Early

Are you among the millions of American workers who would like to retire by the age of 55? If so, do you have motivation and effective strategies? While the determination will have to come from within, here are three investment moves that can help you retire early, rather than retiring late or not retiring at all.

1. Maximize Your Tax-Deductible, Tax-Deferred Contributions.

Contributions to your 401(k), 403(b), 457, SEP, IRA, or any other employer-sponsored plan are tax-deductible (except IRAs if you earn too much income) and lower your overall tax liability each year you invest. Since dividends and capital gains are also not taxed each year, your account grows faster. Another advantage of a 401(k) or other employer-sponsored retirement plan is that there is often some kind of employer match. That is free money to you, not unlike giving you a raise, but usually you must invest your own money to get your employer's match. If you want to retire early, one of the best ways to get there is to take advantage of any tax-deductible, tax-deferred retirement plan available to you.

2. Start Investing as Early as Possible.

Assume two 22-year-olds graduate from college and begin their careers. Graduate A establishes an IRA and invests \$2,000 each year for 10 consecutive years (\$20,000 total). No other dollars are added, but that \$20,000 is left to ride in the account at a 10-percent average annual return until retirement at age 67. Graduate B procrastinates and doesn't start investing in an IRA until age 32, but then puts away \$2,000 every year for the next 35 consecutive years (a total of \$70,000) at the same 10-percent average annual return. Who will have the most money when they both retire at age 67? Would you believe Graduate A? And it isn't even close! Don't underestimate the power of tax-deferred compounding.

	Total Invested	Account Total at Age 67
Graduate A	\$20,000 (Age 22 to 32)	\$900,000
Graduate B	\$70,000 (Age 32 to 67)	\$545,000

3. Save as Much of Your Annual Household Income as Possible.

According to a June 2003 news release by the U.S. Department of Commerce (www.doc.gov), the average savings rate in America was only 2.3 percent in 2001 and 3.7 percent in 2002. If your goal is to retire early, you need to save as much of your annual household income as possible.

Assume your two-person household (both age 25) earns \$40,000 per year after taxes and saves the 2002 average of 3.7 percent for retirement, which is \$1,480 per year. What are the chances you will retire early? After 20 years, you will have contributed \$29,600, which will have compounded to \$89,400 tax-deferred given a 10-percent average annual return. After 25 years, it will have compounded to \$156,300. But as seen in the chart below, a 3.5-percent inflation rate will cut those totals significantly.

Save 3.7% of Income	Total Account Value	3.5% Inflation Adjusted
After 20 years	\$89,400	\$57,200
After 25 years	\$156,300	\$86,700

But what if you save 30 percent of your \$40,000 after-tax annual income, which is the minimum the author and his wife saved on average over their 18-year careers? It's an entirely different story. You can plan your exit from full-time employment while your friends (who didn't save) continue to grind away from day to day.

Save 30% of Income	Total Account Value	3.5% Inflation Adjusted
After 20 years	\$725,200	\$464,100
After 25 years	\$1.27 million	\$703,100

If you are 25 years old reading this, you can potentially retire at 45 with over three-quarters of a million dollars (nearly a half-million inflation-adjusted). But if you wait another 5 years and retire at the grand old age of 50, your account will be worth \$1.27 million (a little over \$700,000 inflation-adjusted). And if you decide to wait until 62 to retire? You will have \$4.45 million (\$1.7 million inflation-adjusted), securing a most comfortable retirement. You can calculate your potential savings accumulation under different scenarios (savings amount, investment return, inflation impact) by going to www.asec.org and clicking on "Savings Tools," "Financial Planning Calculators," and then "How much will my savings be worth?"

(Source: Larry Ferstenou, retired over 10 years ago at the age of 42, is the author of *You CAN Retire Young: How To Retire in Your 40s or 50s Without Being Rich*. www.youcanretireyoung.com)

FOR FUN

Answers

- 1) 116 years
- 2) Ecuador
- 3) Sheep and Horses
- 4) In November
- 5) Squirrel fur
- 6) Dogs
- 7) Albert
- 8) Crimson
- 9) New Zealand
- 10) Orange

Questions/Comments to:

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